

Statement of Income
New Jersey Chartered Commercial Banks
(in thousands)

| | Dec 2007 | Dec 2006 | Dec 2005 |
|---|------------------|------------------|------------------|
| NUMBER OF INSTITUTIONS | 51 | 50 | 52 |
| INTEREST INCOME | | | |
| Interest Income on Loans & Lease | 976,029 | 1,084,285 | 1,369,071 |
| Income from Investments | 415,378 | 371,468 | 694,502 |
| <i>Total Interest Income</i> | 1,391,407 | 1,455,753 | 2,063,573 |
| INTEREST EXPENSE | | | |
| Interest Expense on Deps | 563,020 | 535,641 | 620,143 |
| Other Interest Expense | 88,608 | 78,922 | 141,555 |
| <i>Total Interest Expense</i> | 651,628 | 614,563 | 761,698 |
| NET INTEREST INCOME | 739,779 | 841,190 | 1,301,875 |
| Prov for Loan & Lease Losses | 47,922 | 30,016 | 67,157 |
| NONINTEREST INCOME | | | |
| Fee Income | 59,161 | 64,192 | 350,739 |
| Other Noninterest Income | 395,919 | 342,414 | 578,673 |
| <i>Total Noninterest Income</i> | 455,080 | 406,606 | 929,412 |
| NONINTEREST EXPENSE | | | |
| Salaries & Employee Benefits | 376,386 | 384,028 | 451,754 |
| Occupancy & Equipment Expense | 119,342 | 119,475 | 149,449 |
| Other Noninterest Expense | 272,025 | 286,226 | 507,769 |
| <i>Total Noninterest Expense</i> | 767,753 | 789,729 | 1,108,972 |
| Gain (Loss) on Sale of Securities | -9,707 | -6,500 | 12,697 |
| Applicable Income Taxes | 130,266 | 145,325 | 345,448 |
| Extraordinary Items Net | -112 | 0 | 0 |
| NET INCOME | 239,099 | 276,226 | 722,407 |